# DECLARATION (37 CFR 1.63) FOR UTILITY OR DESIGN APPLICATION USING AN APPLICATION DATA SHEET (37 CFR 1.76)

Electronic Version v11
Stylesheet Version v10

Title of
Invention

### PAY YOURSELF FIRST BUDGETING

As the below named inventors, we declare that:

This declaration is directed to the invention titled: "PAY YOURSELF FIRST BUDGETING"

We believe that we are the original and first inventors of the subject matter which is claimed and for which a patent is sought;

We have reviewed and understand the contents of the above-identified application, including the claims, as amended by any amendment specifically referred to above;

We acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to us to be material to patentability as defined in 37 CFR 1.56, including for continuation-in-part applications, material information which became available between the filing date of the prior application and the national or PCT International filing date of the continuation-in-part application.

All statements made herein of own knowledge are true, all statements made herein on information and belief are believed to be true, and further that these statements were made with the knowledge that willful false statements and the like are punishable by fine or imprisonment, or both, under 18 U.S.C. 1001, and may jeopardize the validity of the application or any patent issuing thereon.

#### **FULL NAME OF INVENTORS:**

Inventor 1: Tracey R Thomas	Inventor
Signature : /TRT	Citizen of : US
Inventor 2: Raymond R Ferrell	Inventor
Signature : /RRF	Citizen of : US

# IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

-- PATENT --

First Named

Tracey R. Thomas

Docket No.:

70655.4400

Inventor:

Serial No.: TBA

Group Art Unit:

TBA

Filing Date:

August 2, 2004

Examiner:

TBA

Title:

PAY YOURSELF FIRST

Confirmation

**TBA** 

**BUDGETING** 

No.:

## **DECLARATION FOR PATENT APPLICATION**

I hereby declare that:

Each inventor's residence, mailing address, and citizenship are as stated below next to their name.

I believe the inventor(s) named below to be the original and first inventor(s) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

## PAY YOURSELF FIRST BUDGETING

the specification of which is attached hereto or was filed on	as	United
States Application Number or PCT International Application Number		
and was amended on (if applicable).		

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose to the United States Patent and Trademark Office information which is material to patentability as defined in 37 CFR 1.56, including for continuation-in-part applications, material information which became available between the filing date of the prior application and the national or PCT International filing date of the continuation-in-part.

I hereby claim foreign priority benefits under 35 U.S.C. 119(a)-(d) or 365(b) of any foreign application(s) for patent, inventor's or plant breeder's rights certificate(s), or 365(a) of any PCT International application which designated at least one country other than the United States of America, listed below and have also identified below, by checking the box, any foreign application for patent, inventor's or plant breeder's rights certificate(s), or any PCT International application having a filing date before that of the application on which priority is claimed.

Serial No. TBA Docket No. 70655.4400

Prior Foreign Application(s)	Country	Filing Date	Priority Not Claimed
N/A			_ []
I hereby claim the application(s) listed	benefit under 35 U.S.C below:	c. §119(e) of any	United States provisional
60/542,716	Feb. 6, 2004		
Application Numb	er Filing Date	.04	
60/552,857	March 11, 20	04	
Application Numb	er Filing Date		
§365(c) of any PC and, insofar as the disclosed in the paragraph of 35 U Patent and Trader	T International application  ne subject matter of eau  prior United States appli  J.S.C. §112, I acknowled	n designating the control of the claims cation in the mar ge the duty to discontrol to the control of the contr	In the distance of this application of this application is not a provided by the first close to the United States be material to patentability ween the filing date of the ate of this application:
10/010,947 Application Numb	11/6/2001 per Filing Date	Pending Status (Pa	atent, Pending, Abandoned)
all statements ma these statements like so made are p that such willful fa patent issued ther	de on information and be were made with the kno ounishable by fine or impr alse statements may jeo eon.	ellet are believed to wledge that willfu isonment, or both, pardize the validity	nowledge are true and that to be true; and further that I false statements and the under 18 U.S.C. 1001 and y of the application or any
Declaration is exe	outed I hereby authoriz	ge and request an 20322, to insert a	is not available when this y attorney associated with above the filing date and/or
Name of sole or fi	rst inventor: Tracey R.	Thomas	
Inventor's signatu	re:	Sh	Date: <u>7/36/0</u> 9
Residence: City/S	State Boonton, New .	Jersey	Country USA
Mailing Address:	200 Vesey Street		
City/State:	New York, New York		Zip Code:10285
Citizenship:	United States of Amer	ica	

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Sobelmh\PHX\1503018.1

Name of second ir	ventor: Raymond R. Ferrell		
Inventor's signatu	re:	Date:	
Residence: City/S	state West Orangewood, New Jersey	Country	USA
Mailing Address:	55 Highwood Road		
City/State:	West Orangewood, New Jersey	Zip Code:	07052
Citizenship:	United States of America		

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Examiner:

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Confirmation

**TBA** 

BUDGETING

No.:

#### **DECLARATION FOR PATENT APPLICATION**

I hereby declare that:

Each inventor's residence, mailing address, and citizenship are as stated below next to their name.

I believe the inventor(s) named below to be the original and first inventor(s) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

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the specification of which is atta	ched hereto or was filed on	as	United
States Application Number or P	CT International Application Number.		
and was amended on	(if applicable).		

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose to the United States Patent and Trademark Office information which is material to patentability as defined in 37 CFR 1.56, including for continuation-in-part applications, material information which became available between the filing date of the prior application and the national or PCT International filing date of the continuation-in-part.

I hereby claim foreign priority benefits under 35 U.S.C. 119(a)-(d) or 365(b) of any foreign application(s) for patent, inventor's or plant breeder's rights certificate(s), or 365(a) of any PCT International application which designated at least one country other than the United States of America, listed below and have also identified below, by checking the box, any foreign application for patent, inventor's or plant breeder's rights certificate(s), or any PCT International application having a filing date before that of the application on which priority is claimed.

Serial No. TBA Docket No. 70655.4400

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Application Number	Filing Date		
§365(c) of any PCT I and, insofar as the disclosed in the price paragraph of 35 U.S Patent and Trademan as defined in 37 C.F.	nternational application subject matter of each United States applicular. S112, I acknowledgook Office all information	designating the the of the claims cation in the mange the duty to disknown to me to the available betweet	ed States application(s), or United States, listed below of this application is not ner provided by the first close to the United States be material to patentability ween the filing date of the ate of this application:
10/010,947 Application Number	11/6/2001 Filing Date	Pending Status (Pa	atent, Pending, Abandoned)
all statements made these statements we	on information and be ere made with the know hishable by fine or impri- e statements may jeop	lief are believed wledge that willfu sonment, or both,	nowledge are true and that to be true; and further that I false statements and the under 18 U.S.C. 1001 and y of the application or any
Declaration is executhe Snell & Wilmer.	ited I hereby authorize	e and request ar 20322, to insert a	is not available when this by attorney associated with above the filing date and/or
Name of sole or first	inventor: <u>Tracey R. T</u>	homas	
Inventor's signature:			Date:
Residence: City/Sta	ate Boonton, New J	ersey	Country USA
Mailing Address:	200 Vesey Street		
-			Zip Code:10285
Citizenship:			

Serial No. TBA Docket No. 70655.4400

Name of second in	ventor: Raymond R. Ferrell		
Inventor's signatur		Date:	5/64
myomor o oignatay			/
Residence: City/S	state West Orangewood, New Jersey	Country	USA
Mailing Address:	55 Highwood Road		
City/State:	West Orangewood, New Jersey	Zip Code:	07052
Citizenship:	United States of America		